

**Maldon District Council Equality Analysis**

Please complete the questions below as fully as possible - the boxes will expand to accommodate your text. Please include the document version in the footer below.

Title	Date	Officer Preparing
Council Tax Support scheme for 2020-21	November 2019	Sue Green
<b>1. Background</b>		
<p><b>1.1 Description of proposal / policy / service</b> (Including aims, outcomes and in the case of an existing service how long it has been delivered in its current format)</p> <p>Council Tax Support aims to help people with low incomes to meet their Council Tax obligations, covering payment of Council Tax and Discounting of Council Tax</p> <p>The aim of Council Tax Support is</p> <ul style="list-style-type: none"> <li>• To have a fair and equitable scheme</li> <li>• To maintain support for particularly vulnerable people within the constraints imposed by Government policy</li> </ul> <p>The service areas or partner agencies involved are</p> <ul style="list-style-type: none"> <li>• Maldon District Council</li> <li>• Any authority that can levy a charge to contribute to Council tax</li> <li>• Essex authorities who are sharing the scheme</li> <li>• All Essex precepting authorities</li> <li>• Department for Work and Pensions</li> <li>• Department for Communities and Local Government</li> </ul> <ul style="list-style-type: none"> <li>• <b><i>There are proposals to change the current scheme these changes are: To introduce a de minimis value on any change in income and to introduce periodic reviews of Universal Credit claims</i></b></li> </ul>		
<p><b>1.2 Who are the users of the proposal / policy / service</b> (Refer to data held about the users of the service i.e. numbers of users, demographic breakdown. Having this information is important to understand which sectors of the community might be affected. If that is not available refer to the demographic data held on the intranet.)</p> <p>Broadly, this affects those liable for Council Tax within the District and adults on a low income with low savings</p> <p>There are 3246 Council Tax Support Claimants* of which 1545 are working age.</p>		

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**1.3 Have users been consulted with?** (Have you carried out consultation with users or stakeholders while drawing up the proposal / policy / service? For example, have you carried out a formal consultation, discussed the issue with a Friends/User Group or consulted with stakeholders? If so, outline the results and how it has informed your plans. It's also important to show whether the target audience was reached during the consultation.)

Yes ,a consultation has been conducted.

**1.4 If the analysis is regarding an existing Service, what are users' views of that Service?** (Base your view on evidence such as satisfaction surveys, levels of compliments and levels of complaints).

The Revenues and Benefits team is a high performing team that historically has met locally set performance targets. For the current financial year (2019-20) the team is striving to meet those targets, but as a result of high demands on the service, coupled with the impact of organisational change and resource challenges those targets are likely to remain a challenge,

The service is making good progress, and ensures that claims are prioritised to reduce impact on our most vulnerable customers.

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**2. Equality Aims – consider how the proposal / policy / service meets the three Equality Aims listed in the Equality Act.**

<b>Aim</b>	<b>How does the proposal / policy / service meet the equality aim?</b>	<b>Action or addition needed in order that the proposal / policy / service meets the aim?</b>
<p><b>2.1 To eliminate unlawful discrimination, harassment and victimisation</b></p>	<ul style="list-style-type: none"> <li>Higher Rate Disability benefits will continue to be disregarded thereby protecting those with specific long term conditions who fall within this group. Without such action to protect this group the policy could potentially be discriminatory. There is also an Exceptional Hardship Scheme which can assist customers with specific circumstances.</li> </ul>	<p><b>None required</b></p>
<p><b>2.2 To advance equality of opportunity between people who share a protected characteristic and those who do not</b></p>	<ul style="list-style-type: none"> <li>Older people are protected in the policy, which follows specific Government Regulations.</li> <li>Parents who receive a child benefit will continue to have this disregarded as part of the CTS calculation, which is consistent with the Council’s duty to safeguard and promote the welfare of children.</li> <li>Higher rate Disability Benefits will continue to be disregarded thereby protecting those with specific long term conditions who fall within this group.</li> <li>In 2014 it was also agreed that Lone Parents receive a disregard of £15 per week from Child Maintenance payments</li> <li>A hardship fund exists to ensure provision for those residents who have exceptional circumstances.</li> </ul>	

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<p><b>2.3 To foster good relations between those who share a protected characteristic and those who do not</b></p>	<ul style="list-style-type: none"> <li>The scheme remains means tested, the scope for discrimination is limited. All working age customers</li> </ul>	
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**3. Equality Impacts – examine how the proposal / policy / service impacts on the community. Base the analysis on evidence. Attach additional documents if necessary.**

Impacts	Positive impact (X)	Could adversely impact (X)	No impact (X)	How different groups could be affected: Summary of impacts	Actions to reduce negative or increase positive impact
<p>3.1 Age (What will the impact be on different age groups such as younger or older people?)</p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Older People (60+) are specifically protected under Government Regulations</p>	
<p>3.1 Age (What will the impact be on different age groups such as younger or older people?)</p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Due to the protection afforded to those of pensionable age, customers of working age are impacted directly by any changes to the scheme.</p> <p>People over 18 of working age will potentially may be required to pay more.</p>	<p>Parents will continue to have Child Benefit disregarded in the CTS calculation which is consistent with the Council’s duty to safeguard and promote the welfare of children.</p> <p>Reducing the number of changes to entitlement will provide more financial stability</p> <p>The Council will continue to provide information and advice on income maximisation.</p>

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Impacts	Positive impact (X)	Could adversely impact (X)	No impact (X)	How different groups could be affected: Summary of impacts	Actions to reduce negative or increase positive impact
<p>3.2 Disability (Consider all disabilities such as hearing loss, dyslexia etc as well as access issues for wheelchair users where appropriate)</p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>People with disabilities who are below pensionable age may need to pay more.</p>	<p>Higher Rate Disability Benefits continue to be disregarded (i.e. Disability Living Allowance) thereby protecting those with specific long term conditions.</p> <p>A hardship fund exists to ensure provision for those residents who have exceptional circumstances.</p>
<p>3.3 Pregnancy and Maternity (Think about pregnancy, new and breastfeeding Mums)</p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Removal of the family premium (currently an allowance of £17.45 per week) in line with the Government's changes for Housing Benefit will only affect those families who are working age and not claiming "passport" benefits such as Universal Credit and Income Support.</p> <p>New working age residents may see a reduction in support and some households with children will pay more.</p> <p>With regard to limiting the number of dependent children in the CTS calculation, households who have a third or subsequent child after 1 April 2017 may receive less support than claimants who have more children born before that date. This amounts to</p>	

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Impacts	Positive impact (X)	Could adversely impact (X)	No impact (X)	How different groups could be affected: Summary of impacts	Actions to reduce negative or increase positive impact
				<p>an additional premium of £66.90 per week (for a child of any age).</p> <p>This would bring the scheme in line with the Government's changes for Housing Benefit.</p>	
<p><b>3.4 Sex</b> (is the service used more by one gender and are the sexes given equal opportunity?)</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>CTS is means tested and therefore gender is not a factor in the calculation of support.</p>	
<p><b>3.5 Gender Reassignment</b> (Is there an impact on people who are going through or who have completed Gender Reassignment?)</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>CTS is means tested and therefore gender is not a factor in the calculation of support</p>	
<p><b>3.6 Religion or belief</b> (Includes not having a religion or belief)</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>CTS is means tested and therefore religion is not a factor in the calculation of support</p>	
<p><b>3.7 Sexual Orientation</b> (What is the impact on heterosexual, lesbian, gay or bisexual people?)</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>CTS is means tested and therefore this characteristic is not a factor in the calculation of support</p>	
<p><b>3.8 Race</b> (Includes ethnic or national origins including Gypsies and Travellers)</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>CTS is means tested and therefore this characteristic is not a factor in the calculation of support.</p>	
<p><b>3.9 Socio-Economic Group</b> (Will people of any particular socio-economic group be particularly affected?)</p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Council Tax Support is designed to help people who have restricted incomes. Any additional changes to the proposed scheme will therefore have an impact on those who claim</p>	

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				support – particularly those of working age.	
<p><b>4. Is there a Cumulative Impact?</b> (If the same group is the subject of many changes or reductions the overall impact is much greater. Consider what else is happening within Maldon District Council that may have an impact and also what we know is happening elsewhere (such as Essex County Council). See Guidance for further advice.)</p> <p>The requirement to introduce a local Council Tax scheme and to make savings has been introduced via Government policy so each year our scheme must be reviewed and a proposal must be pursued following a public consultation.</p> <p>Whilst the authority may choose to allocate funding to ensure full protection for all customers, to date this has not been considered to be financially sustainable. Furthermore, the results from public consultations would appear to agree that customers claiming support should pay towards their Council Tax.</p>					
<p><b>5. Outcome</b></p>					
<p><b>5.1 Consider all the analysis and evidence above and indicate</b></p> <p>(1) No change needed <input type="checkbox"/> (2) Adjust <input checked="" type="checkbox"/> (3) Adverse impact but continue <input type="checkbox"/> (4) Stop, remove the proposal / policy / service <input type="checkbox"/></p>					
<p><b>5.2 Adjustments</b></p> <p>If option (2) above is selected please detail what adjustments are needed, who is responsible and how that will be reviewed. Also outline how that will be agreed (i.e. Committee, CMT).</p> <p>The adjustments required are administrative and will be dealt with by the revenues and benefits teams</p>					

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<p><b>5.3 Decision Making</b> (How will this equality analysis be taken into account during the decision making process? For example will it be included with a report to Committee/CMT? Will it be considered at department level or by a Head of Service? How will community/stakeholders views be taken into account?)</p> <p>The Equality analysis will be included within the decision making process which includes consideration at</p> <ul style="list-style-type: none"> <li>• Strategy and Resources Committee on 26 January 2020</li> <li>• Full Council on 13 February 2020</li> </ul>					
<p><b>6.0 Next Steps</b></p>					
<p><b>6.1 If there was a lack of evidence or data held on which to base this assessment, how will that gap be addressed for the future?</b></p> <p>Not applicable</p>					
<p><b>6.2 Summary of actions highlighted within this analysis</b> (Include how this will be picked up within service/work plans)</p> <p>None</p>					
<p><b>6.3 Arrangements for future monitoring of equality impact of this proposal / policy / service</b></p> <p>To be reviewed at least annually, or where relevant changes occur which may have an impact.</p>					
<p><b>6.4 Approved by (Manager or Head of Service signature and date)</b></p> <p>Sue Green (Customer, Casework and Community Engagement Manager)</p>					